

REMARKS

In the Office Action dated September 21, 2006, the Examiner required a restriction under 35 U.S.C. § 121 between Group I, claims 1-29, 32-60, and 63; Group II, claims 30 and 61; Group III, claims 31 and 62; and Group IV, claims 64-68.

In response to the restriction requirement, Applicant elects Group I, characterized by the Examiner as “drawn to a computer based method, system and computer program product for determining a price associated with a warranty for equipment in a transaction including two sets of warranty characteristics, modifiers and baseline premiums,” to which claims 1-29, 32-60, 63, and new claims 69-75 correspond.

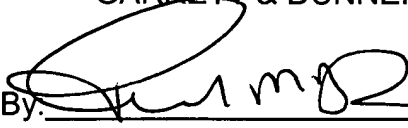
New claims 69-75 recite limitations similar to the independent claims of Group I. For example, new independent claim 69 recites, “establishing an identifier associated with the equipment, wherein the equipment includes one or more portions,” “establishing a first set of warranty characteristics, the first set of warranty characteristics including a plurality of geographic regions, each geographic region including one or more country,” and “determining a baseline premium associated with the warranty based on the identifier and the first set of warranty characteristics.” Accordingly, no new matter has been added. Therefore, Applicant respectfully requests examination of claims 1-29, 32-60, 63, and new claims 69-75 and the timely allowance of these claims.

Please grant any extensions of time required to enter this response and charge
any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

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Dated: October 20, 2006

By: 

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